WHAT IS CLAIMED IS:

- Claim 1. A method of playing a card game comprising:
- a) providing a first pay table and having a player make a wager to participate in the card game;
- b) playing a first round of play of the card game by displaying a first initial hand of at least five cards all face up to the player;
- c) the player selecting none, one or more of the face up cards from the first initial hand as cards to be held, discarding the unselected cards and displaying replacement cards for the discarded cards resulting in a first final hand;
- d) determining the poker hand ranking of the first final hand;
- e) if the poker hand ranking of the first final hand results in a winning hand combination, awarding the player a predetermined amount based on the amount of the wager; and
- f) allowing the player to either collect the award or to parlay the at least a portion of the award into a second

round of play of the game in which a second pay table is used that has a different overall game return than the first pay table.

Claim 2. The method of Claim 1 in which the second pay table has a higher overall game return than the first pay table.

Claim 3. The method of Claim 1 in which the second round of play uses multiple hands.

Claim 4. The method of Claim 3 in which the award won in the first round of play is allocated among the multiple hands.